

**Tennessee Housing Development Agency (THDA)
Underwriting Submission Checklist**

OA Number: _____
OA Name: _____
OA Address: _____

Primary Applicant: _____
Property Address: _____

Submission Purpose: <input type="checkbox"/> Initial Submission <input type="checkbox"/> Supplemental documents <input type="checkbox"/> Updated documents	Program Type: <input type="checkbox"/> Great Start <input type="checkbox"/> Great Advantage <input type="checkbox"/> Great Rate <input type="checkbox"/> Disaster Relief <input type="checkbox"/> Other _____	Loan Type: <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA/RD <input type="checkbox"/> Conventional <input type="checkbox"/> Conventional "My Community Mortgage"	Property Type: <input type="checkbox"/> Single Family Detached <input type="checkbox"/> Condo <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Other _____
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This loan will: ☐ Close with OA funds (Purchase method) ☐ Close with THDA funds (Pre-Funded method)

ASSEMBLE PACKAGE IN ORDER LISTED BELOW AND ATTACH WITH AN ACCO FASTENER AT TOP MIDDLE

THDA PROGRAM ELIGIBILITY

- | | |
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| <input type="checkbox"/> 1. Check Request Memorandum (if applicable)
<input type="checkbox"/> 2. Buyer Profile
<input type="checkbox"/> 3. Original Application Affidavit(s) (notarized) including non-qualifying spouse/Veteran Exemption Application Affidavit (if applicable)
<input type="checkbox"/> 4. Original Seller Affidavit (notarized)
<input type="checkbox"/> 5. Signed and Dated Tax Returns with all schedules and W-2s for the most recent tax year including non-qualifying spouse | <input type="checkbox"/> 6. IRS Non-Filing Confirmation for most recent tax year including non-qualifying spouse
<input type="checkbox"/> 7. Notice to Applicants Federal Recapture Requirements (signed copy)
<input type="checkbox"/> 8. Great Advantage or Great Start Application for Assistance (if applicable)
<input type="checkbox"/> 9. Homebuyer Education Certification (if applicable) |
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CREDIT PACKAGE

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|--|--|
| <input type="checkbox"/> 10. FHA/Mortgage Credit Analysis Worksheet with condition sheet, AND Form 92900A p3, signed by DE Underwriter and DU or LP findings
<input type="checkbox"/> 11. USDA/RHS #1980-18
<input type="checkbox"/> 12. Typed Transmittal Summary (1008) signed by underwriter with DU or LP findings
<input type="checkbox"/> 13. PMI Certificate of Commitment (if applicable) including Job Loss Protection (JLP or IUI) Insurance
<input type="checkbox"/> 14. VA/Loan Analysis Worksheet Approval OR VA Certificate of Commitment/DD-214 or DD-4 (if applicable)
<input type="checkbox"/> 15. Final Loan Application (Typed URLA) 1003 (3 year residency should be stated)
<input type="checkbox"/> 16. Initial Interviewer's Signed Loan Application 1003 (3 year residency should be stated)
<input type="checkbox"/> 17. Credit Report
<input type="checkbox"/> 18. Credit Explanation Letter(s)
<input type="checkbox"/> 19. Final Divorce Decree/Marital Dissolution (if applicable)
<input type="checkbox"/> 20. Verification of Court Ordered Child Support
<input type="checkbox"/> 21. Verification of SSI or Other Assistance | <input type="checkbox"/> 22. Verifications of Employment (verbal is unacceptable)
<input type="checkbox"/> 23. Most Recent Pay Stub (within past 30 days)
<input type="checkbox"/> 24. Verifications of Prior Employment (telephone verification is acceptable)
<input type="checkbox"/> 25. Self-Employment Cash Flow Worksheet, P & L, 2 years Business Tax Returns (corp. or partnership or sole prop.)
<input type="checkbox"/> 26. Verification of Deposit OR Most Recent Bank Statements, as listed on 1003
<input type="checkbox"/> 27. Gift Letter
<input type="checkbox"/> 28. Sales Contract and Addendum (Copy)
<input type="checkbox"/> 29. Appraisal Report (URAR) and Condition Sheet with VC Sheet/USDA-RD Conditions, and executed conditional commitment (928005.b) , VA CRV
<input type="checkbox"/> 30. Legible Photos of Subject Property (front, rear, street)
<input type="checkbox"/> 31. Photos or photocopies of Comparable Sales
<input type="checkbox"/> 32. Flood Notification (if applicable, signed by Applicant or certified date mailed to Applicant) (Copy)
<input type="checkbox"/> 33. Grant/Down payment assistance approval letters
<input type="checkbox"/> 34. Additional Documentation |
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THDA RESERVES THE RIGHT TO REQUEST ADDITIONAL DOCUMENTATION TO EVALUATE THIS LOAN APPLICATION.

The undersigned, an authorized representative of the Originating Agent referenced above, hereby certifies that the information accompanying this underwriting submission has been verified and corroborated as required by the Tennessee Housing Development Agency ("THDA") and that all disclosures required under applicable federal and/or state law have been made and warrants that the Applicant referenced above and the property proposed for purchase by the Applicant meet all program guidelines and is eligible for the THDA mortgage loan program noted above.

Originating Agent Authorized Signature _____	Print Name and Title _____	Date _____
Phone No. (____) _____	Fax No. (____) _____	Email address _____